

**CADENCE BANCORP LLC**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 4037349	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$3,010	\$3,910	29.9%		
Loans	\$2,281	\$2,377	4.2%		
Construction & development	\$519	\$281	-45.9%		
Closed-end 1-4 family residential	\$644	\$614	-4.7%		
Home equity	\$101	\$120	19.0%		
Credit card	\$0	\$0	0.2%		
Other consumer	\$52	\$34	-35.3%		
Commercial & Industrial	\$164	\$377	130.1%		
Commercial real estate	\$708	\$812	14.6%		
Unused commitments	\$181	\$388	114.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$188	\$503	167.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$140			
Cash & balances due	\$274	\$361	31.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$55			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$55			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,992	\$3,288	9.9%		
Deposits	\$2,707	\$3,124	15.4%		
Total other borrowings	\$256	\$133	-48.1%		
FHLB advances	\$0	\$100			
Equity					
Equity capital at quarter end	\$19	\$622	3258.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$516	NA		
Performance Ratios					
Tier 1 leverage ratio	0.4%	11.6%	--		
Tier 1 risk based capital ratio	0.5%	25.0%	--		
Total risk based capital ratio	1.0%	26.0%	--		
Return on equity <sup>1</sup>	-525.2%	-5.9%	--		
Return on assets <sup>1</sup>	-9.7%	-0.9%	--		
Net interest margin <sup>1</sup>	3.5%	4.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	23.8%	5.1%	--		
Loss provision to net charge-offs (qtr)	132.0%	71.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	8.0%	0.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	26.2%	44.7%	3.6%	0.0%	--
Closed-end 1-4 family residential	7.6%	12.7%	0.7%	0.0%	--
Home equity	3.1%	2.1%	0.5%	0.0%	--
Credit card	0.0%	1.1%	0.0%	0.0%	--
Other consumer	2.1%	3.1%	1.9%	1.3%	--
Commercial & Industrial	3.3%	3.5%	0.1%	1.0%	--
Commercial real estate	8.7%	7.4%	2.4%	0.0%	--
Total loans	11.7%	13.1%	2.0%	0.2%	--